

After Recording Return To:

KeyBank National Association
Accurate Title Group
P.O. Box 6899
Cleveland, OH 44101

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

DEFINITIONS

7498619-03

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Open-End Deed of Trust recorded in the Office of the Recorder on 10/17/2013, in Book/Volume _____ at Page(s) _____ or Recording No. 201310170057, for land situate in the County of SKAGIT.

"Borrower" isTHOMAS MANSFIELD, MARRIED
DEVAN MANSFIELD, MARRIED

The Borrower's address is 19300 MILLTOWN RD
MOUNT VERNON, WA 98273

Borrower is the trustor or Grantor under this Security Instrument.

"Lender" is KeyBank National Association

4910 Tiedeman Road, Suite B, Brooklyn, OH 44144

Lender is the beneficiary or Grantee under this Security Instrument.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property," which includes the real property located at:

19300 MILLTOWN RD MOUNT VERNON, WA 98273

("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAGIT, in the State of Washington

~~LOTS 4 SHORT PLAT NO. 94-038~~ it Short Plat No. 94 038, SE 1/4 of the NW 1/4 of Sec. 32, Twp 33 N, range 4E W. M.

and as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel or Account Number for this property is: P109036

"Security Instrument" means this document, which is dated 04/06/23, together with all Riders to this document.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

"Trustee" isFIRST AMERICAN TITLE INSURANCE COMPANY
2101 FOURTH AVE SUITE 800
SEATTLE, WA 98121

"Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated the same day as this Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 200,000.00 plus interest. Borrower has promised to pay this debt in Periodic

Payments and to pay the debt in full not later than the Maturity Date, which is 04/11/2053.
 "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described Property located at the address provided above.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

INCORPORATION OF MASTER FORM PROVISIONS

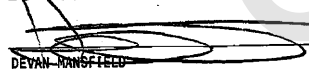
Definitions in the Master Form that are not set forth above and Section 1 through and including Section 23 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

BORROWER:


 THOMAS MANSFIELD

BORROWER:


 DEVAN MANSFIELD

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF

SkagitI certify that I know or have satisfactory evidence that Thomas Mansfield,
Devan Mansfield

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

4/6/23

Notary Public

Notary Public

Title

My Appointment expires: 4/20/2026

STATE OF WASHINGTON

CITY/COUNTY OF

I certify that I know or have satisfactory evidence that

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

Notary Public

Title

My Appointment expires:

STATE OF WASHINGTON

CITY/COUNTY OF

I certify that I know or have satisfactory evidence that

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

Notary Public

(Seal or Stamp)

Title

My Appointment expires:

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Schedule A

SEE ATTACHED EXHIBIT A

Schedule B

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

EXISTING ENCUMBRANCE(S): KEYBANK NA

Reference Number: 230761637100U

KeyBank WA Short Form HELOC Security Instrument (12/4/2014)
HC# 4845-3460-4037v5

(page 4 of 4 pages)

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE
COUNTY OF SKAGIT, STATE OF WASHINGTON

PARCEL A

LOT 4 OF SHORT PLAT NO. 94 038, APPROVED JANUARY 26, 1995,
RECORDED JANUARY 27, 1995 IN VOLUME 11 OF SHORT PLATS,
PAGES 175 AND 176, RECORDS OF SKAGIT COUNTY,
WASHINGTON; AND BEING A PORTION OF THE SOUTHEAST
QUARTER OF THE NORTHWEST QUARTER OF SECTION 32,
TOWNSHIP 33 NORTH, RANGE 4 EAST OF W.M.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

PARCEL A 1

AN EASEMENT FOR ACCESS AND UTILITIES AS DELINEATED ON
THE FACE OF SHORT PLAT NO. 94 038, APPROVED JANUARY 26,
1995, RECORDED JANUARY 27, 1995 IN VOLUME 11 OF SHORT
PLATS, PAGES 175 AND 176, RECORDS OF SKAGIT COUNTY,
WASHINGTON.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

SUBJECT TO;

1. COVENANTS, CONDITIONS, RESTRICTIONS, RECITALS,
RESERVATIONS, EASEMENTS, EASEMENT PROVISIONS,
DEDICATIONS, BUILDING SETBACK LINES, NOTES, STATEMENTS,
AND OTHER MATTERS, IF ANY, BUT OMITTING ANY COVENANTS
OR RESTRICTIONS, IF ANY, INCLUDING BUT NOT LIMITED TO
THOSE BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL
ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY,
HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF
INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL

LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR
RESTRICTION IS PERMITTED BY APPLICABLE LAW, AS SET FORTH
ON SHORT PLAT NO 94 038;
RECORDING NO 9501270041

2. EASEMENTS FOR THE PURPOSES SHOWN BELOW AND RIGHTS
INCIDENTAL THERETO, AS GRANTED IN A DOCUMENT;

GRANTED TO; PUGET SOUND POWER AND LIGHT COMPANY
PURPOSE; TO CONSTRUCT, OPERATE MAINTAIN, REPAIR,
REPLACE AND ENLARGE AN ELECTRIC TRANSMISSION AND OR
DISTRIBUTION SYSTEM

RECORDING DATE; FEBRUARY 10, 1987

RECORDING NO.; 8702100033

AFFECTS; PORTION OF SAID PREMISES

3. OPERATION MAINTENANCE AND MONITORING REQUIREMENT
FOR ONSITE SEWAGE SYSTEMS

RECORDING DATE; OCTOBER 22, 2007

RECORDING NO.; 200710220056

4. PROTECTED CRITICAL AREA SITE PLAN

RECORDING DATE; AUGUST 13, 2007

RECORDING NO.; 200708130166

5. TERMS AND CONDITIONS OF RESTRICTIVE COVENANT

RECORDING DATE; AUGUST 6, 2007

RECORDING NO.; 200708060065

RE; WELL PROTECTIVE ZONE

6. LOT OF RECORD CERTIFICATION

RECORDING DATE; JUNE 29, 2007

RECORDING NO.; 200706290224

THIS DOCUMENT REPLACES AUDITOR'S FILE NO. 200706250155

7. CITY, COUNTY OR LOCAL IMPROVEMENT DISTRICT ASSESSMENTS, IF ANY.

8. THE LAND HAS BEEN CLASSIFIED AS FARM AND AGRICULTURAL LAND AND IS SUBJECT TO THE PROVISIONS OF RCW 84.34, WHICH INCLUDE THE REQUIREMENT OF A CONTINUATION OF RESTRICTED USE IN ORDER TO CONTINUE THE PRESENT ASSESSMENT RATE. A CHANGE IN USE CAN CAUSE AN INCREASED ASSESSMENT RATE FOR PRESENT AND PAST YEARS. NOTICE OF APPLICATION WAS RECORDED AS SET FORTH BELOW;

RECORDING DATE; FEBRUARY 9, 1983 AND OCTOBER 2, 2007

RECORDING NO; 8302090007 AND 200710020036

ANY SALE OR TRANSFER OF ALL OR A PORTION OF SAID LAND REQUIRES EXECUTION OF A NOTICE OF COMPLIANCE FORM BY THE NEW OWNER AND SUBMISSION TO THE COUNTY ASSESSOR WITHIN 60 DAYS OF SUCH SALE.

ABBREVIATED LEGAL; 4 SHORT PLAT NO. 94 038; SE 1/4 OF THE NW 1/4 OF SEC. 32, TWP. 33N, RNG. 4E, W. M.

THIS BEING THE SAME PROPERTY CONVEYED TO THOMAS MANSFIELD AND DEVAN MANSFIELD, A MARRIED COUPLE, DATED 10.24.2016 AND RECORDED ON 11.14.2016 IN INSTRUMENT NO. 201611140207, IN THE SKAGIT COUNTY RECORDERS OFFICE.

PARCEL NO. P109036

7498619

Address: 19300 MILLTOWN RD, MOUNT VERNON, WA